

SERFF Tracking Number:	WAUS-125482075	State:	Arkansas
First Filing Company:	Employers Insurance Company of Wausau, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	AUF-CW-003-08		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0001 Business Auto
Product Name:	Commercial Automobile		
Project Name/Number:	Amdmt of Co Forms due to ISO 2006 Multistate chg rev./AUF-CW-003-08		

Filing at a Glance

Companies: Employers Insurance Company of Wausau, Wausau Business Insurance Company, Wausau Underwriters Insurance Company

Product Name: Commercial Automobile	SERFF Tr Num: WAUS-125482075	State: Arkansas
TOI: 20.0 Commercial Auto	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 20.0001 Business Auto	Co Tr Num: AUF-CW-003-08	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Jill Schroeder	Disposition Date: 02/25/2008
	Date Submitted: 02/12/2008	Disposition Status: Approved
Effective Date Requested (New): 03/01/2008		Effective Date (New): 03/01/2008
Effective Date Requested (Renewal): 03/01/2008		Effective Date (Renewal): 03/01/2008

State Filing Description:

General Information

Project Name: Amdmt of Co Forms due to ISO 2006 Multistate chg rev.	Status of Filing in Domicile:
Project Number: AUF-CW-003-08	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/25/2008	
State Status Changed: 02/22/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
PROJECT # AUF-CW-003-08	
EMPLOYERS INSURANCE COMPANY OF WAUSAU -11121458	
WAUSAU UNDERWRITERS INSURANCE COMPANY – 11126042	
WAUSAU BUSINESS INSURANCE COMPANY – 11126069	

SERFF Tracking Number: *WAUS-125482075* *State:* *Arkansas*
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COMMERCIAL AUTOMOBILE

AMENDMENT OF COMPANY ENDORSEMENTS

REQUESTED EFFECTIVE DATE: March 1, 2008

The captioned companies submit this filing for new, revised, and discontinued company endorsements. These forms were revised in conjunction with the ISO 2006 Multistate Change revision CA-2005-OFR01.

Forms may include XXXX designation to indicate where the system will insert fill-ins. Other forms that are not programmed will have only a blank space for fill-ins.

All applicable ISO state amendatory endorsements apply.

See applicable endorsements and inventory.

Pricing remains unchanged.

Please approve / acknowledge this filing.

Jill Schroeder
State Filings Analyst
1-877-792-8728, Ext. 8922
Fax: 1-715-842-6828
Jill.schroeder@wausau.com

Company and Contact

Filing Contact Information

Jill Schroeder, State Filing Analyst
P O Box 8017

jill.schroeder@wausau.com
(877) 792-8728 [Phone]

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Wausau, WI 54402-8017 (715) 842-6828[FAX]

Filing Company Information

Employers Insurance Company of Wausau	CoCode: 21458	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 39-0264050	

Wausau Business Insurance Company	CoCode: 26069	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 36-3522250	

Wausau Underwriters Insurance Company	CoCode: 26042	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 39-1341459	

<i>SERFF Tracking Number:</i>	<i>WAUS-125482075</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Employers Insurance Company of Wausau, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AUF-CW-003-08</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0001 Business Auto</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Amdmt of Co Forms due to ISO 2006 Multistate chg rev./AUF-CW-003-08</i>		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 form filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Employers Insurance Company of Wausau	\$50.00	02/12/2008	17930706
Wausau Business Insurance Company	\$0.00	02/12/2008	
Wausau Underwriters Insurance Company	\$0.00	02/12/2008	

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<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Amdmt of Co Forms due to ISO 2006 Multistate chg rev./AUF-CW-003-08</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	02/25/2008	02/25/2008

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Disposition

Disposition Date: 02/25/2008
Effective Date (New): 03/01/2008
Effective Date (Renewal): 03/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Product Name: Commercial Automobile
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	cov ltr, inventory	Approved	Yes
Form	BUSINESS AUTO DECLARATIONS	Approved	Yes
Form	GARAGE DECLARATIONS	Approved	Yes
Form	Wausau EXPRESS Garage Enhancement Endorsement	Approved	Yes
Form	Our Right to Recover-Waiver Endorsement	Approved	Yes
Form	Trailer Interchange Coverage Endorsement	Approved	Yes
Form	Wausau EXPRESS Auto Enhancement Endorsement	Approved	Yes
Form	Federal Employees Using Autos In Government Business	Approved	Yes
Form	Garage Coverage Form-Auto Dealers' Supplementary Schedule	Approved	Yes
Form	Auto Non-Dealers Supplementary Schedule	Approved	Yes
Form	Additional Insured-Lessor Endorsement	Approved	Yes
Form	Silica Exclusion	Approved	Yes
Form	Employee as Lessor Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	BUSINESS AUTO DECLARATIONS	CA DS 03 03 08 03 08	03 08	Declaration Replaced s/Schedule	Replaced Form #:0.00 Previous Filing #:		CA DS 03 03 08 Dec pg Bus Auto.pdf
Approved	GARAGE DECLARATIONS	CA DS 09 03 08 03 08	03 08	Declaration Replaced s/Schedule	Replaced Form #:0.00 Previous Filing #:		CA DS 09 03 08 Dec pg- Garage.pdf
Approved	Wausau EXPRESS Garage Enhancement Endorsement	WA2533	03-08	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:		WA2533.pdf
Approved	Our Right to Recover-Waiver Endorsement	WA8405	03-08	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:		WA8405.pdf
Approved	Trailer Interchange Coverage Endorsement	WA8427	03-08	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:		WA8427.pdf
Approved	Wausau EXPRESS Auto Enhancement Endorsement	WA8510	03-08	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:		WA8510.pdf
Approved	Federal Employees Using Autos In Government Business	WA8515	03-08	Endorseme New nt/Amendm ent/Condi ons		0.00	WA8515.pdf

BUSINESS AUTO DECLARATIONS

POLICY NUMBER XXXXXXXXXXXXXXXXXXXX

ITEM TWO - SCHEDULE OF COVERAGES AND COVERED AUTOS

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTOS Section of the Business Auto Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS	LIMIT THE MOST WE WILL PAY FOR ANY ONE "ACCIDENT" OR "LOSS"		PREMIUM
Liability (LIAB)	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX		XXXXXXXXXX
Compulsory Bodily Injury (MA only)	XXXXXXXXXXXXXXXXXX	\$20,000 \$40,000	Each Person Each Accident	XXXXXXXXXX
Optional Bodily Injury (MA only)	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX XXXXXXXXXX	Each Person Each Accident	XXXXXXXXXX
Property Damage (Compulsory Limit \$5,000) (MA only)	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX	Each Accident	XXXXXXXXXX
Personal Injury Protection (PIP) (or equivalent added No-Fault Coverage)	XXXXXXXXXXXXXXXXXX	Separately Stated in each PIP Endorsement.		XXXXXXXXXX
Added Personal Injury Protection (PIP) (or equivalent added No-Fault Coverage)	XXXXXXXXXXXXXXXXXX	Separately Stated in each ADDED PIP Endorsement.		XXXXXXXXXX
Extraordinary Medical Benefits Coverage (EMB) (PA only)	XXXXXXXXXXXXXXXXXX	Separately Stated in the EMB Endorsement.		XXXXXXXXXX
Optional Basic Economic Loss Coverage (OBEL) (NY only)	XXXXXXXXXXXXXXXXXX	Separately Stated in the OBEL Schedule.		XXXXXXXXXX
Property Protection Insurance (PPI) (MI only)	XXXXXXXXXXXXXXXXXX	Separately Stated in the PPI Endorsement.		XXXXXXXXXX
Medical Expense and Income Loss Benefits (ME/ILB) (VA only)	XXXXXXXXXXXXXXXXXX	Separately Stated in the ME/ILB Endorsement.		XXXXXXXXXX
Auto Medical Payments (MED)	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX		XXXXXXXXXX
Uninsured Motorists (UM)	XXXXXXXXXXXXXXXXXX	See UM/UIM Schedule.		XXXXXXXXXX
Underinsured Motorists (UIM) (When not included in Uninsured Motorists Coverage)	XXXXXXXXXXXXXXXXXX	See UM/UIM Schedule.		XXXXXXXXXX

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POLICY NUMBER XXXXXXXXXXXXXXXXXXXX

ITEM TWO (Continued)

COVERAGES	COVERED AUTOS	LIMIT THE MOST WE WILL PAY FOR ANY ONE "ACCIDENT" OR "LOSS"	PREMIUM
Supplementary Uninsured/ Underinsured Motorists (SUM) (NY only)	XXXXXXXXXXXXXXXXXXXX	See State Schedule of Limits for SUM Insurance	XXXXXXXXXXXX
Uninsured Motorists (Compulsory Limits \$20,000/\$40,000) (MA only)	XXXXXXXXXXXXXXXXXXXX	See UM/UIM Schedule.	XXXXXXXXXXXX
Physical Damage Comprehensive Coverage (COMP)	XXXXXXXXXXXXXXXXXXXX	Actual Cash Value or Cost of Repair, whichever is less, minus XXXXXXXXXXXXXXX deductible for each covered "auto", but no deductible applies to "loss" caused by fire or lightning. See ITEM FOUR For Hired or Borrowed "Autos."	XXXXXXXXXXXX
Physical Damage Specified Causes Of Loss Coverage (SCL)	XXXXXXXXXXXXXXXXXXXX	Actual Cash Value or Cost of Repair, whichever is less, minus XXXXXXXXXXXXXXX deductible for each covered "auto" for "loss" caused by mischief or vandalism. See ITEM FOUR for Hired Or Borrowed "Autos."	XXXXXXXXXXXX
Physical Damage Collision Coverage (COLL)	XXXXXXXXXXXXXXXXXXXX	Actual Cash Value or Cost of Repair, whichever is less, minus XXXXXXXXXXXXXXX deductible for each covered "auto". See ITEM FOUR for Hired Or Borrowed "Autos."	XXXXXXXXXXXX
Physical Damage Limited Collision Coverage (MA only)	XXXXXXXXXXXXXXXXXXXX	Actual Cash Value or Cost of Repair, whichever is less, minus XXXXXXXXXXXXXXX deductible for each covered "auto" as stated in ITEM THREE.	XXXXXXXXXXXX
Physical Damage Towing and Labor	XXXXXXXXXXXXXXXXXXXX	See ITEM THREE Schedule of Covered "Autos" You Own for the limit for each Disablement.	XXXXXXXXXXXX
SCHEDULE PREMIUM			XXXXXXXXXXXX
ENDORSEMENT PREMIUM			XXXXXXXXXXXX
TOTAL ESTIMATED PREMIUM*			XXXXXXXXXXXX
SURCHARGES, TAXES, & ASSESSMENTS SHOWN IN SEPARATE SCHEDULE ATTACHED.			XXXXXXXXXXXX

*This policy may be subject to final audit.

POLICY NUMBER XXXXXXXXXXXXXXXXXXXX

ITEM THREE - REFER TO THE SCHEDULE OF COVERED AUTOS YOU OWN

ITEM FOUR - SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS

LIABILITY COVERAGE - RATING BASIS, COST OF HIRE					
STATE	ESTIMATED COST OF HIRE	RATE PER EACH \$100 COST OF HIRE		FACTOR (If Liability coverage is primary)	PREMIUM
XX	XXXXXXXXXX	XXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXX
		XXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXX
		XXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXX
		XXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXX
TOTAL PREMIUM					XXXXXXXXXXXXXX XX

Cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members.) Cost of hire does not include charges for services performed by motor carriers of property or passengers.

PHYSICAL DAMAGE COVERAGE

COVERAGES	LIMIT OF INSURANCE THE MOST WE WILL PAY DEDUCTIBLE	ESTIMATED ANNUAL COST OF HIRE	RATE PER EACH \$100 ANNUAL COST OF HIRE	PREMIUM
Comprehensive	Actual Cash Value or Cost of Repair, whichever is less, minus deductible for each covered auto, but no deductible applies to loss caused by fire or lightning.	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Specified Causes Of Loss	Actual Cash Value or Cost of Repair, whichever is less, minus deductible for each covered auto, or loss caused by mischief or vandalism.	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Collision	Actual Cash Value or Cost of Repair, whichever is less, minus deductible for each covered auto.	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
TOTAL PREMIUM				XXXXXXXXXXXXXX

ITEM FIVE - SCHEDULE FOR NON-OWNERSHIP LIABILITY

NAMED INSURED'S BUSINESS	RATING BASIS	NUMBER	PREMIUM
Other than Garage Service Operations and Other Than Social Service Agencies	Number of Employees	XXXXX	XXXXXXXXXX
	Number of Partners	XXXXX	XXXXXXXXXX
Garage Service Operations	Number of Employees	XXXXX	XXXXXXXXXX
Social Service Agencies	Number of Employees	XXXXX	XXXXXXXXXX
	Number of Volunteers	XXXXX	XXXXXXXXXX
Employees as Insureds	Number of Employees	XXXXX	XXXXXXXXXX
Volunteers as Insureds	Number of Volunteers	XXXXX	XXXXXXXXXX
TOTAL PREMIUM			XXXXXXXXXXXXXXXXXX

GARAGE DECLARATIONS

POLICY NUMBER

ITEM TWO - SCHEDULE OF COVERAGES AND COVERED AUTOS

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos." "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTO Section of the Garage Coverage Form next to the name of the coverage. Entry of a symbol next to Liability provides coverage for "garage operations."

COVERAGES	COVERED AUTOS	LIMIT	PREMIUM
Liability - "Garage Operations" "Auto"		\$ each "Accident"	
Other Than "Auto" Only		\$ each "Accident"	
Other Than "Auto" Only		\$ Aggregate	
Personal Injury Protection (PIP) (or equivalent No-fault coverage)		Separately Stated in each PIP Endorsement	
Added Personal Injury Protection (PIP) (or equivalent added No-fault coverage)		Separately stated in each ADDED PIP Endorsement	
Property Protection Insurance (PPI) (MI only)		Separately stated in the PPI Endorsement	
Medical Expense And Income Loss Benefits (ME/ILB) (VA only)		Separately stated in the ME/ILB Endorsement	
Medical Payments (MED)		\$	
Uninsured Motorists (UM)		See UM/UIM Schedule	
Underinsured Motorists (UIM) (When not included in Uninsured Motorists Coverage)		See UM/UIM Schedule	

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ITEM TWO (CONTINUED)

COVERAGES	COVERED AUTOS	LIMIT	PREMIUM
GARAGEKEEPERS			
Comprehensive (COMP)		Separately Stated for Each Location In Item Six.	
Specified Causes of Loss (SCL)		Separately Stated for Each Location In Item Six.	
Collision (COLL)		Separately Stated for Each Location In Item Six.	
PHYSICAL DAMAGE			
Comprehensive (COMP)		Actual Cash Value or Cost of Repair whichever is less Minus \$ Deductible for Each Covered Auto, But No Deductible Applies to Loss Caused By Fire or Lightning. See Item Seven for Dealers Autos.	
Specified Causes of Loss (SCL)		Actual Cash Value or Cost of Repair whichever is less Minus \$ Deductible for Each Covered Auto, But No Deductible Applies to Loss Caused By Fire or Lightning. See Item Seven for Dealers Autos.	
Collision (COLL)		Actual Cash Value or Cost of Repair whichever is less Minus \$ Deductible for Each Covered Auto, But No Deductible Applies to Loss Caused By Fire or Lightning. See Item Seven for Dealers Autos.	
Towing and Labor		See Schedule of Covered "Autos" You Own.	
SCHEDULE PREMIUM			
ENDORSEMENT PREMIUM			
ESTIMATED PREMIUM			
SURCHARGES, TAXES, & ASSESSMENTS SHOWN IN SEPARATE SCHEDULE ATTACHED.			

This policy may be subject to final audit.

ITEM THREE - LOCATIONS WHERE YOU CONDUCT GARAGE OPERATIONS

Location No.	Class Code	Address State your main business location as Location No. 1
1		
2		
3		

ITEM FOUR - LIABILITY COVERAGE - RATES AND PREMIUMS

Location No.	Classes of Operators	Rating Factor	Number Of Persons	Total Rating Units	Rates			Premiums		
					Liability	PIP Med Exp and Inc Loss	PPI (MI only)	Liability	PIP Med Exp and Inc Loss	PPI (MI only)
1	Class I - Employees Regular Operators									
	Class I - Employees All Others									
	Class II - Non-Employees Under the Age of 25									
	Class II - Non-Employees Age 25 or Over									
	All Employees (Only for Trailer Dealers)									
2	Class I - Employees Regular Operators									
	Class I - Employees All Others									
	Class II - Non-Employees Under the Age of 25									
	Class II - Non-Employees Age 25 or Over									
	All Employees (Only for Trailer Dealers)									
3	Class I - Employees Regular Operators									
	Class I - Employees All Others									
	Class II - Non-Employees Under the Age of 25									
	Class II - Non-Employees Age 25 or Over									
	All Employees (Only for Trailer Dealers)									
TOTAL PREMIUM										

Definitions:**Class I - Employees**

Regular Operator - Proprietors, partners and officers active in the "garage operations;" salespersons, general managers, service managers; any "employee" whose principal duty involves the operation of covered "autos" or who is furnished a covered "auto."

All Others - All other "employees".

- Note:**
1. Part-time "employees" working an average of 20 hours or more a week for the number of weeks worked are to be counted as 1 rating unit each.
 2. Part-time "employees" working an average of less than 20 hours a week for the number of weeks worked are to be counted as 1/2 rating unit each.

Class II - Non-Employees

Any of the following persons who are regularly furnished with a covered "auto:" Inactive proprietors, partners or officers and their relatives and the relatives of any person described in Class I.

ITEM FIVE - LIABILITY COVERAGE FOR YOUR CUSTOMERS

Unless indicated by "X" below, limited liability coverage is provided for your customers in accordance with Paragraph **a. (2) (d)** of Who Is An Insured Under Section II – Liability Coverage

() If this box is checked, paragraph **a.(2) (d)** of Who is An Insured Under Section II - Liability Coverage does not apply.

ITEM SIX - GARAGEKEEPERS' COVERAGES - LIMITS AND PREMIUMS

Location No.	Coverages	LIMIT OF INSURANCE FOR EACH LOCATION	Premium
1	Comprehensive	\$ _____ minus \$ _____ deductible for each customer's auto for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event.	
	Specified Causes of Loss	\$ _____ minus \$ _____ deductible for each customer's auto for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event	
	Collision	\$ _____ minus \$ _____ deductible for each customer's "auto"	
2	Comprehensive	\$ _____ minus \$ _____ deductible for each customer's auto for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event.	
	Specified Causes of Loss	\$ _____ minus \$ _____ deductible for each customer's auto for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event.	
	Collision	\$ _____ minus \$ _____ deductible for each customer's "auto"	
3	Comprehensive	\$ _____ minus \$ _____ deductible for each customer's auto for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event.	
	Specified Causes of Loss	\$ _____ minus \$ _____ deductible for each customer's auto for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event	
	Collision	\$ _____ minus \$ _____ deductible for each customer's "auto"	
TOTAL PREMIUM			

Direct Coverage Options

Indicate below with an "X" which, if any, Direct Coverage Option is selected.

() Excess Insurance

If this box is checked, Garagekeepers Coverage remains applicable on a legal liability basis. However, coverage also applies without regard to your or any other "insured's" legal liability for "loss" to a "customer's auto" on an excess basis over any other collectible insurance regardless of whether the other insurance covers your or any other "insured's" interest or the interest of the "customer's auto's" owner.

() Primary Insurance

If this box is checked, Garagekeepers Coverage is changed to apply without regard to your or any other "insured's" legal liability for "loss" to a "customer's auto" and is primary insurance.

ITEM SEVEN - PHYSICAL DAMAGE COVERAGE - TYPES OF COVERED AUTOS AND INTERESTS IN THESE AUTOS - PREMIUMS - REPORTING OR NONREPORTING BASIS

Each of the following PHYSICAL DAMAGE coverages which is indicated in ITEM TWO applies only to the types of "autos" and interests indicated below by "(X)".

Coverages	Types of "Autos"		Interests Covered			
	New "Autos"	Used "Autos," Demonstrators and Service Vehicles	Your interest in covered "Autos" you own	Your interest only in financed covered "Autos"	Your interest and the interest of any creditor named as a loss payee	All interests in any "Auto" not owned by you or any creditor while in your possession on consignment for sale
Comprehensive						
Specified Causes of Loss						
Collision						

Location No.	Coverages	LIMIT OF INSURANCE FOR EACH LOCATION	Rates	Premium
1	Comprehensive	\$ _____ minus \$ _____ deductible for each covered "auto" for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event. (Type: () Standard Open Lot () Non-standard Open Lot () Standard Building.)		
	Specified Causes of Loss	\$ _____ minus \$ _____ deductible for each covered "auto" for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event. (Type: () Standard Open Lot () Non-standard Open Lot () Standard Building.)		
2	Comprehensive	\$ _____ minus \$ _____ deductible for each covered "auto" for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event. (Type: () Standard Open Lot () Non-standard Open Lot () Standard Building.)		
	Specified Causes of Loss	\$ _____ minus \$ _____ deductible for each covered "auto" for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event. (Type: () Standard Open Lot () Non-standard Open Lot () Standard Building.)		
3	Comprehensive	\$ _____ minus \$ _____ deductible for each covered "auto" for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event. (Type: () Standard Open Lot () Non-standard Open Lot () Standard Building.)		
	Specified Causes of Loss	\$ _____ minus \$ _____ deductible for each covered "auto" for "loss" caused by theft or mischief or vandalism subject to \$ _____ maximum deductible for all such "loss" in any one event. Or \$ _____ minus \$ _____ deductible for all perils subject to \$ _____ maximum deductible for all such loss in any one event. (Type: () Standard Open Lot () Non-standard Open Lot () Standard Building.)		

ITEM NINE - UNINSURED MOTORISTS COVERAGE AND/OR UNDERINSURED MOTORISTS COVERAGE -
PREMIUM - REFER TO ITEM TEN FOR SEPARATELY REGISTERED COVERED AUTOS

Location No.	Number of Plates	Rate per Plate		Premium	
		UM	UIM	UM	UIM
1					
2					
3					
TOTAL PREMIUM					

ITEM TEN - SCHEDULE OF COVERED AUTOS WHICH ARE FURNISHED TO SOMEONE OTHER THAN A CLASS I OR CLASS II OPERATORS OR WHICH ARE INSURED ON A SPECIFIED CAR BASIS. REFER TO "SCHEDULE OF COVERED AUTOS YOU OWN"

ITEM ELEVEN - LIABILITY PREMIUM FOR PICK UP AND DELIVERY OF AUTOS - NON-FRANCHISED DEALERS ONLY

	Number of Driver Trips	Rate	Premium
51-200 miles			
Over 200 miles			
Total Premium			

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Wausau EXPRESSSM Garage Enhancement Endorsement

This endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM

Section I. Coverage Enhancements for all Covered "Garage Operations"

- A. Supplementary Payments - Increased Limits**
- B. Duties in the Event of Accident, Claim, Suit, or Loss**
- C. Unintentional Failure to Disclose Hazards**
- D. Notice of Cancellation or Nonrenewal**
- E. Waiver of Subrogation**
- F. Automatic Coverage - Newly Acquired Garage Business (90 Days)**

Section II. Coverage Enhancements for Covered "Garage Operations" excluding Covered "Autos"

- A. Personal and Advertising Injury Liability Coverage**
- B. Host Liquor Liability Coverage**
- C. Limited Tenants Legal Liability Coverage**
- D. Incidental Medical Malpractice Liability Coverage**
- E. Nonowned Watercraft Coverage**
- F. Additional Persons Insured**
- G. Limited Worldwide Liability Coverage**
- H. Expected or Intended Injury**

Section III. Coverage Enhancements for Covered "Autos"

- A. Employees as Insureds**
- B. Fellow Employee Coverage**
- C. Additional Transportation Expense and Cost to Recover Stolen Auto - Other Than Auto Dealerships**
- D. Audio, Visual and Data Electronic Equipment Coverage**
- E. Physical Damage Deductible - (Radio Frequency) Vehicle Tracking System**
- F. Worldwide Liability Coverage - Hired and Nonowned Autos**
- G. Hired Auto Physical Damage**
- H. Auto Medical Payments Coverage - Increased Limits**
- I. Drive Other Car Coverage - Broadened Coverage for Designated Individuals**
- J. Rental Reimbursement**

I. COVERAGE ENHANCEMENTS - FOR GARAGE OPERATIONS

The coverage enhancements provided in Section I of this endorsement apply to all "garage operations."

A. Supplementary Payments - Increased Limits

Subparagraphs A.4.a. (2) and A.4.a.(4) of SECTION II - LIABILITY COVERAGE, are deleted and replaced by the following:

- (2) Up to \$3,000 for the cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (4) All reasonable expenses incurred by the "insured" at our request, including the actual loss of earnings up to \$500 a day because of time off from work.

B. Duties in the Event of Accident, Claim, Suit or Loss

Subparagraphs A2a. and A2 b. in SECTION V - GARAGE CONDITIONS are deleted and replaced by the following:

- a. In the event of "accident", claim, "suit" or "loss", your insurance manager or any other person you designate must notify us as soon as reasonably possible of such "accident," claim, "suit" or "loss." Include:

- (1) How, when and where the "accident" or "loss" occurred;
- (2) The "insured's" name and address; and
- (3) To the extent possible, the names and addresses of any injured persons and witnesses.

Knowledge of an "accident," claim, "suit" or "loss" by your agent, servant or "employee" shall not be considered knowledge by you unless you, your insurance manager or any other person you designate has received notice of the "accident," claim, "suit" or "loss" from your agent, servant, or "employee."

- b. Additionally, you and any other involved "insured" must:

- (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.
- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit."
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit."
- (4) Authorize us to obtain medical records or other pertinent information.
- (5) Submit to examination at our expense, by physicians of our choice, as often as we reasonably require.

If you report any "accident," claim, "suit" or "loss" to your workers compensation or general liability insurance carrier and the "accident," claim, "suit" or "loss" later develops into a claim under this policy, failure to report such "accident," claim, "suit" or "loss" to us shall not be considered a violation of the condition. However, as soon as you become aware that the particular "accident," claim, "suit" or "loss" applies to this policy you must promptly notify us.

C. Unintentional Failure to Disclose Hazards

Paragraph B.2. in SECTION V - GARAGE CONDITIONS is amended to add:

Any unintentional failure to disclose all exposures or hazards existing as of the effective date of the Garage Coverage Form or at any time during the policy period will not invalidate or adversely affect the coverage for such exposure or hazard. However, you must report the undisclosed exposure or hazard to us as soon as reasonably possible after its discovery.

D. Notice of Cancellation or Nonrenewal

1. Paragraph A. 2 in the COMMON POLICY CONDITIONS is deleted and replaced by the following:

2. We may cancel or non-renew this policy, by mailing written notice of cancellation or non-renewal to the Named Insured, and to any name(s) and address(es) shown in the Cancellation and Non-renewal Schedule:
 - a. for reasons of non-payment, the greater of:
 - (1) 10 days, or
 - (2) the number of days specified in any other Cancellation Condition attached to this policy; or
 - b. for reasons other than non-payment, the greater of:
 - (1) 60 days,
 - (2) the number of days shown in the Cancellation and Non-renewal Schedule, or
 - (3) the number of days specified in any other Cancellation Condition attached to this policy, prior to the effective date of the cancellation or non-renewal.

2. All other terms of Paragraph A of the COMMON POLICY CONDITIONS, and any amendments thereto, remain in full force and effect.

E. Waiver of Subrogation

Paragraph A.5.in SECTION V - GARAGE CONDITIONS does not apply to any person or organization where the Named Insured has agreed, by written contract executed prior to the date of accident, to waive rights of recovery against such person or organization.

F. Automatic Coverage - Newly Acquired Garage Business (90 Days)

As used in this endorsement, the definition of "insured" is changed to:

"Insured" means any person or organization qualifying as an insured in the Who Is An Insured provision of the applicable coverage. Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.

"Insured" also includes as named "insured" any garage business that is acquired or formed by you and over which you maintain ownership or majority interest.

However, "insured" does not include any garage business:

1. That is a joint venture;
2. That is an "insured" under any other similar liability or indemnity policy;
3. That has exhausted its Limit of Insurance under any other similar liability or indemnity policy; or
4. 90 days or more after its acquisition or formation by you.

II. COVERAGE ENHANCEMENTS - FOR GARAGE OPERATIONS EXCLUDING COVERED AUTOS

The coverages provided by Section II of this endorsement are applicable only to "garage operations" other than the ownership, maintenance or use of the covered "autos."

A. Personal and Advertising Injury Liability Coverage

1. Coverage

We will pay all sums the "insured" legally must pay as damages because of "personal and advertising injury" caused by an offense arising out of your business but only if the offense was committed in the Coverage Territory during the Policy Period.

We will have the right and duty to defend any "insured" against a "suit" asking for these damages. However, we have no duty to defend any "insured" against a "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Personal and Advertising Injury Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

a. Who Is An Insured

The following are "insureds."

- (1) You, and if you are an individual, your spouse.
- (2) Your partners (if you are a partnership) and their spouses or members (if you are a limited liability company) and their spouses. None of your partners (if you are a partnership) or their spouses nor your members (if you are a limited liability company) or their spouses is an "insured" for "personal and advertising injury" resulting from the conduct of any other partnership.
- (3) Your "employees," executive officers, directors and stockholders but only while acting within the scope of their duties.

b. Coverage Extensions

SUPPLEMENTARY PAYMENTS

We will pay for the "insured":

- (1) All expenses we incur.
- (2) The cost of bonds to release attachments in any "suit" against an "insured" we defend, but only for bond amounts within the Personal and Advertising Injury Limit of Insurance.
- (3) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (4) All costs taxed against the "insured" in any "suit" against an "insured" we defend.
- (5) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend; but our duty to pay interest ends when we have paid, offered to pay, or deposited in court the part of the judgment that is within the Personal and Advertising Injury Limit of Insurance.

These payments will not reduce the Personal and Advertising Injury Limit of Insurance.

2. Exclusions

a. This insurance does not apply to:

- (1) "Personal and advertising injury":
 - (a) For which the "insured" has assumed liability under any contract or agreement. But this exclusion does not apply to liability for damages that the "insured" would have in the absence of the contract or agreement.
 - (b) Caused by or at the direction of the "insured" with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury."
 - (c) Arising out of oral or written publication of material, if done by or at the direction of the "insured" with knowledge of its falsity.
 - (d) Arising out of oral or written publication of material whose first publication took place before the effective date of this insurance.
 - (e) Arising out of a criminal act committed by or at the direction of any "insured."
 - (f) Arising out of breach of contract, except an implied contract to use another's advertising idea in your "advertisement,"
 - (g) Arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement."
 - (h) Arising out of the wrong description of the price of goods, products or services stated in your "advertisement."

- (i) Arising out of an electronic chatroom or bulletin board the “insured” hosts, owns, or over which the “insured” exercises control.
- (j) Arising out of the unauthorized use of another’s name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another’s potential customers.
- (k) Arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights.

However, this exclusion does not apply to infringement, in your “advertisement”, of copyright, trade dress or slogan

- (l) Arising directly or indirectly out of:

- (i) War, including undeclared or civil war;
- (ii) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (iii) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

- (m) To:

- (i) A person arising out of any:
 - (aa) Refusal to employ that person;
 - (bb) Termination of that person's employment; or
 - (cc) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (ii) The spouse, child, parent, brother or sister of that person as a consequence of "personal and advertising injury" to that person to whom any of the employment-related practices described in Paragraphs (aa), (bb) or (cc) above as directed.

This exclusion applies:

- (i) Whether the "insured" may be liable as an employer or in any other capacity; and
 - (ii) To any obligation to share damages with or repay someone else who must pay damages because of the injury.
- (n) Arising directly or indirectly out of any action or omission that violates or is alleged to violate:
 - (i) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
 - (ii) The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or

(iii) Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of materials or information.

(o) Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

(2) Any loss, cost or expense arising out of any:

(a) Request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, cleanup, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants", or

(b) Claim or "suit" by or on behalf of a governmental authority for damages because of testing for monitoring cleaning up, removing, containing, treating, detoxifying or neutralizing or in any way responding to, or assessing the effects of "pollutants."

b. The following is added to Paragraph B. Exclusions of Section II - Liability Coverage.

Personal And Advertising Injury

"Bodily injury" arising out of "personal and advertising injury".

3. Personal and Advertising Injury Limit of Insurance

The following is added to the AGGREGATE LIMIT OF INSURANCE – "GARAGE OPERATIONS" OTHER THAN COVERED "AUTOS" Provision in SECTION II - LIABILITY COVERAGE:

Subject to the Aggregate Limit of Insurance – "Garage Operations" - Other Than Covered "Autos" and regardless of the number of "insureds," claims made or "suits" brought or persons or organizations making claim or bringing "suits," the most we will pay for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization is the "Personal and Advertising Injury" Limit of Insurance shown in the Schedule of this endorsement.

The Each "Accident" Limit of Insurance – "Garage Operations" - Other Than Covered "Auto" for Liability Coverage does not apply to damages we pay because of "personal and advertising injury."

4. Additional Definitions

As used in this endorsement:

a. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

(1) False arrest, detention or imprisonment;

(2) Malicious prosecution;

(3) The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;

(4) Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;

- (5) Oral or written publication , in any manner of material that violates a person's right of privacy; or
- (6) The use of another's advertising idea in your "advertisement"; or
- (7) Infringing upon another's copyright, trade dress or slogan in your "advertisement".
- (8) Discrimination against a natural person on the basis of race, color, ethnic origin, gender or religion, but only if such discrimination is not:
 - (a) At the direction of or with the knowledge or consent of:
 - (i) You;
 - (ii) Your spouse, if you are an individual;
 - (iii) Your members or your partners and their spouses, if you are a partnership or joint venture; or
 - (iv) Your executive officers and directors and your stockholders, if you are a corporation; or
 - (b) Directly or indirectly related to the employment, prospective employment, or termination of any person; or
 - (c) Directly or indirectly related to the sale, rental, lease or sub-lease or prospective sale, rental, lease or sub-lease of any room, dwelling or premises by or at the direction of any insured.
- b. "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - (1) Notices that are published include material placed on the Internet or on similar electronic means of communication, and
 - (2) Regarding websites, only that part of a website that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.

B. Host Liquor Liability Coverage

Paragraph A.1. Garage Operations - Other Than Covered Autos in SECTION II - LIABILITY COVERAGE is changed by adding the following:

We will also pay all sums the "insured" legally must pay as damages because of "bodily injury" or "property damage" arising out of the giving or serving of alcoholic beverages at functions incidental to your garage business provided you are not engaged in the business of manufacturing, distributing, selling or serving of alcoholic beverages.

C. Limited Tenants Legal Liability Coverage

1. Paragraph A.1. Garage Operations - Other Than Covered Autos in SECTION II - LIABILITY COVERAGE is changed by adding the following:

The insurance applies to "property damage" to premises while rented to you or temporarily occupied by you with the permission of the owner, as a result of any one "accident" caused by fire, lightning, explosion, smoke, leakage from fire protective systems, or any combination thereof.

2. Exclusions B.3. through B17. in SECTION II - LIABILITY COVERAGE do not apply to the insurance provided by Limited Tenants Legal Liability.
3. Subject to the Aggregate Limit of Insurance-"Garage Operations"- Other Than "Auto" in SECTION II - LIABILITY COVERAGE, the most we will pay for all "property damage" covered by this paragraph is the greater of \$300,000 or the amount shown in the Schedule of this endorsement.
4. For the purpose of Limited Tenants Liability Liability, Paragraph.5. of B. General Conditions in SECTION V - GARAGE CONDITIONS is deleted and replaced with the following:

This insurance is excess over any collectible property insurance (including any deductible portion of that insurance) available to the "insured."

D. Incidental Medical Malpractice Liability Coverage

1. The following exclusion is added to B. Exclusions in SECTION II - LIABILITY COVERAGE:

This insurance does not apply to any "insured" in the business or occupation of providing any of the following services:

- a. Providing any medical or professional health care services;
- b.. Furnishing food or drink connected with any medical or other professional health care; or
- c. Furnishing or dispensing drugs or medical, dental or surgical supplies or appliances.

2. For the purpose of Incidental Medical Malpractice Liability Coverage, the definition of "bodily injury" in paragraph C. of SECTION VI - DEFINITIONS is deleted and replaced by the following.

"Bodily injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these.

"Bodily injury" also includes injury resulting from:

- a. Providing or failing to provide any medical or related professional health care services;
- b. Furnishing or failing to furnish food or drink connected with any medical or other professional health care services; or
- c. Furnishing or dispensing or failure to furnish or dispense drugs or medical, dental or surgical supplies or appliances.

E. Nonowned Watercraft Coverage

1. Exclusion B.11. in SECTION II - LIABILITY COVERAGE is deleted and replaced by the following:

This insurance does not apply to:

- a. Any aircraft; or
- b. Any watercraft except a watercraft under 50 feet that is not owned by you nor being used to carry persons or property for a charge.

But this exclusion does not apply to watercraft while ashore on premises where you conduct "garage operations."

2. If there is other applicable insurance covering damages payable under NON-OWNED WATERCRAFT COVERAGE, we will not make any payments under this coverage.

F. Additional Persons Insured

1. Paragraph A.3. Who Is An Insured of SECTION II - LIABILITY COVERAGE is changed to add the following :

If you are a partnership, the spouse of a partner is an "insured" with respect to the conduct of your garage business.

2. Paragraph A.3. Who Is An Insured of SECTION II - LIABILITY COVERAGE is changed to add the following:

When you have agreed in a written contract or agreement to provide them coverage as additional insured under your policy:

- a. Any person or organization with respect to their liability as the grantor of a franchise to you;
- b. Any person or organization with respect to their liability arising out of the maintenance, operation or use by you of equipment leased to you for your "garage operations" by such person or organization, but this insurance does not apply to:
 - (1) Any "accident" which takes place after the equipment lease expires;
 - (2) "Bodily injury," "property damage" or "covered pollution cost or expense" which arises out of the sole negligence of the lessor; or
 - (3) "Bodily injury," "property damage" or "covered pollution cost or expense" which arises out of "work you performed" in connection with such leased equipment;
- c. Any owner, manager or lessor of premises or land leased to you for your "garage operations," but this insurance does not apply to:
 - (1) Any "accident" which takes place after you cease to be a tenant in that premises or you cease to lease that land; or
 - (2) Structural alterations, new construction, or demolition operations performed by or on behalf of the owner, manager or lessor of such premises or land.

G. Limited Worldwide Liability Coverage

1. Condition B.7 in SECTION V - GARAGE CONDITIONS is changed by adding the following:

We also cover "bodily injury," "property damage," or a "personal and advertising injury" offense that occurs during the policy period shown in the Declarations within the coverage territory.

For the purposes of Limited Worldwide Coverage, the coverage territory is extended to anywhere in the world, if:

- a. The "bodily injury," "property damage" or "personal and advertising injury" is caused by an "insured" who permanently lives within the coverage territory while the "insured" is temporarily outside of one of those places; or
- b. The "personal and advertising injury" offense takes place through the Internet or similar electronic means of communication.

The original "suit" for damages resulting from such "bodily injury," "property damage," or "personal and advertising injury" must be brought within the coverage territory.

2. We will not provide Limited Worldwide Liability Coverage for any "work you performed."

H. Expected or Intended Injury

Exclusion B.1. in SECTION II - LIABILITY COVERAGE is changed by adding the following:

For "garage operations" other than covered "autos," this exclusion also does not apply to "property damage" resulting from the use of reasonable force to protect persons or property.

III. COVERAGE ENHANCEMENTS - APPLICABLE TO COVERED AUTOS

The coverage enhancements provided by Section III of this endorsement apply to covered "autos."

A. Employees as Insureds

Paragraph (1). of A.3.a. in SECTION II - LIABILITY COVERAGE is amended as follows to add:

Your "employee" is an insured while using with your permission any covered "auto" in your business or personal affairs.

B. Fellow Employee Coverage

Exclusion 5. of SECTION II - LIABILITY COVERAGE is deleted and replaced with the following:

5. FELLOW EMPLOYEE

"Bodily injury" to any fellow "employee" of an "insured" arising out of and in the course of the fellow "employee's" employment. This exclusion does not apply to your "garage operations" - covered "auto": for any "insured" named in the Fellow Employee Schedule of Employees. However, no "employee" is an "insured" for "bodily injury" to a co-employee if such co-employee's exclusive remedy is provided under a worker's compensation law or any similar law.

2. For the purpose of Fellow Employee Coverage only, Paragraph B.5. in SECTION V - GARAGE CONDITIONS is deleted and replaced with the following:

This Fellow Employee insurance is excess over any other collectible insurance.

C. Additional Transportation Expense and Cost to Recover Stolen Auto – Other Than Auto Dealerships

1. Paragraph A.4.a. of SECTION IV - PHYSICAL DAMAGE COVERAGE is amended as follows: The amount we will pay is increased to \$50 per day and to a maximum limit of \$1,000.
2. Paragraph A.4.b. of SECTION IV - PHYSICAL DAMAGE COVERAGE is amended to add the following: If your business is shown in the Declarations as something other than an "auto" dealership we will also pay up to \$1000 for reasonable and necessary costs incurred by you to return a stolen covered "auto" from the place where it is recovered to its usual garaging location.

D. Audio, Visual and Data Electronic Equipment Coverage

Exclusions B.2.e. and B.2.f. of SECTION IV - PHYSICAL DAMAGE COVERAGE, are deleted and replaced with the following:

- e. Any electronic equipment that receives or transmits audio, visual or data signals, unless such equipment is permanently installed in the covered "auto" at the time of the "loss" or is removable from a housing that is permanently installed in the covered "auto" at the time of the "loss" and such equipment is designed to be solely operated by use of the power from the "auto's" electrical system, in or upon the covered "auto"; or
- f. Any accessories used with any electronic equipment not excluded from coverage per sub-paragraph e. above.

E. Physical Damage Deductible – (Radio Frequency) Vehicle Tracking System

Paragraph D. in SECTION IV - PHYSICAL DAMAGE COVERAGE is amended to add:

Any Comprehensive Coverage Deductible shown in the Declarations will be reduced by 50% for any "loss" caused by theft if the "auto" is equipped with a radio frequency tracking device and that device was the method of recovery of the "auto."

F. Worldwide Liability Coverage - Hired and Nonowned Autos

Condition B.7. in SECTION V - GARAGE CONDITIONS is amended to include the following:

For "accidents" resulting from the use or operation of covered "autos" you do not own, the coverage territory means all parts of the world subject to the following provisions:

If claim is made or "suit" is brought against an "insured" outside of the United States of America, its territories and possessions, Puerto Rico and Canada, we shall have the right, but not the duty to investigate, negotiate, and settle or defend such claim or "suit."

If we do not exercise that right, the "insured" shall have the duty to investigate, negotiate, and settle or defend the claim or "suit" and we will reimburse the "insured" for the expenses reasonably incurred in connection with the investigation, settlement or defense. Reimbursement will be paid in the currency of the United States of America, at the rate of exchange prevailing on the date of reimbursement.

The "insured" shall provide us with such information we shall reasonably request regarding such claim or "suit" and its investigation, negotiation, and settlement or defense.

The "insured" shall not agree to any settlement of the claim or "suit" without our consent. We shall not unreasonably withhold consent.

We are not licensed to write insurance outside of the United States of America, its territories or possessions, Puerto Rico and Canada.

We will not furnish certificates of insurance or other evidence of insurance you may need for the purpose of complying with the laws of other countries relating to auto insurance.

Failure to comply with the auto insurance laws of other countries may result in fines or penalties. This insurance does not apply to such fines or penalties.

G. Hired Auto Physical Damage

If no deductibles are shown in the Declarations for Physical Damage Coverage for Hired or Borrowed Autos, the following will apply:

1. We will pay for "loss" under Comprehensive and Collision coverages to a covered "auto" of the private passenger type hired without an operator for use in your business;
2. The most we will pay for coverage afforded by this endorsement is the lesser of:
 - a. The actual cost to repair or replace such covered "auto" with other property of like kind and quality,
 - b. The actual cash value of such covered "auto" at the time of the "loss".
3. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss."
4. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.
5. For each covered "auto," our obligation to pay for, repair, return or replace the covered "auto" will be reduced by any deductible shown in the Declarations that applies to private passenger autos that you own. If no applicable deductible is shown in the Declarations, the deductible will be \$250.

If the Declarations show other deductibles for Physical Damage Coverage for Hired or Borrowed Autos, this Section III - paragraph G. does not apply.

H. Auto Medical Payments Coverage - Increased Limits

The Limit of Insurance for Auto Medical Payments will be double the limit shown in the Declarations if the "insured" was wearing a seat belt at the time of the "accident." This is the maximum amount we will pay for all covered medical expenses, regardless of the number of covered "autos," "insureds," premiums paid, claims made, or vehicles involved in the "accident."

If no limit of insurance for Auto Medical Payments is shown on the Declarations, this paragraph of this endorsement does not apply.

I. Drive Other Car Coverage - Broadened Coverage - Broadened Coverage For Designated Individuals

1. This endorsement amends only those coverages indicated with an "x" in the Driver Other Car section of the Schedule of this endorsement.
2. SECTION II - LIABILITY COVERAGE is amended as follows:

- a. Any "auto" you don't own, hire or borrow is a covered "auto" for Liability Coverage while being used by any individual named in the Drive Other Car Schedule or by his or her spouse while a resident of the same household except:

- (1) Any "auto" owned by that individual or by any member of his or her household, or

- (2) Any "auto" used by that individual or his or her spouse while working in a business of selling, servicing, repairing or parking "autos."

- b. The following is added to Who Is An Insured:

Any individual named in the Schedule and his or her spouse, while a resident of the same household, are "insureds" while using any covered "auto" described in paragraph I.2.a. of Section III of this endorsement.

- 3. Auto Medical Payments, Uninsured Motorist, and Underinsured Motorist Coverages are amended as follows:

The following is added to Who Is An Insured:

Any individual named in the Schedule and his or her "family members" are "insured" while "occupying" or while a pedestrian when being struck by any "auto" you don't own except any "auto" owned by that individual or by any "family member."

- 4. SECTION IV - PHYSICAL DAMAGE COVERAGE is changed as follows:

Any private passenger type "auto" you don't own, hire or borrow is a covered "auto" while in the care, custody or control of any individual named in the Schedule or his or her spouse while a resident of the same household except:

- a. Any "auto" owned by that individual or by any member of his or her household, or

- b. Any "auto" used by that individual or his or her spouse while working in a business of selling, servicing, repairing or parking "autos."

- 5. For purposes of this endorsement, SECTION VI - DEFINITIONS is amended to add the following:

"Family member" means a person related to the individual named in the Schedule by blood, marriage or adoption who is a resident of the individual's household, including a ward or foster child.

J. Rental Reimbursement Coverage

1. This endorsement applies only to those coverages indicated with a "Maximum Payments - Each Covered Auto" limit in the Rental Reimbursement section of the Schedule. It applies only to an owned "auto."
2. We will pay for rental reimbursement expenses incurred by you for the rental of an "auto" because of a covered "loss" to an owned covered "auto." Such payment applies in addition to the otherwise applicable amount of each coverage you have on a covered "auto." No deductibles apply to this coverage.
3. We will pay only for those expenses incurred during the policy period beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, with the lesser of the following number of days:
 - a. The number of days reasonably required to repair or replace the covered "auto." If "loss" is caused by theft, this number of days is added to the number of days it takes to locate the covered "auto" and return it to you, or
 - b. The number of days shown in Section III - J. Rental Reimbursement of the Schedule of this endorsement.
4. Our payment is limited to the lesser of the following amounts:
 - a. Necessary and actual expenses incurred, or
 - b. The maximum payment stated in Section III - J. Rental Reimbursement of the Schedule of this endorsement.
5. This coverage does not apply while there are spare or reserve "autos" available to you for your operations.

Schedule

Premium

Section I - D. Notice of Cancellation or Nonrenewal

Cancellation and Nonrenewal Schedule

Name and Address

Number of Days

Section II - A. Personal and Advertising Injury

Limit of Insurance:

Section II - C. Limited Tenants Legal Liability

Limit of Insurance:

Section III - B. Fellow Employee

Schedule of Employees

Section III – I. Drive Other Car

<u>Name of Individual</u>	<u>LIAB</u>	<u>MP</u>	<u>UM</u>	<u>UIM</u>	<u>COMP</u>	<u>COLL</u>
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Section III - J. Rental Reimbursement

<u>Coverage</u>	<u>Any One Day</u>	<u>Limit</u> Max. Payment Each Covered Auto <u>No. of Days</u>	<u>Any One Period</u>
Comprehensive			
Collision			

Policy No:
Effective Date:
Expiration Date:
Sales Office:
End Serial No:

Issued By:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Our Right to Recover - Waiver Endorsement

This endorsement modifies insurance provided under the following coverage forms if the particular coverage form has been made a part of the policy:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

Schedule

PREMIUM:

The following is added to the TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US Condition:

For any payment we make under LIABILITY COVERAGE resulting from the use of a covered auto you do not own, lease, hire, rent or borrow, we waive any right of recovery we may have against your officers, directors or "employees" but only to the extent that such persons do not have available to them collectible insurance covering their liability.

Policy No:
Effective Date:
Expiration Date:
Sales Office:
End Serial No:

Issued By:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Trailer Interchange Coverage Endorsement

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

Schedule

Limit of Insurance

The most we will pay for "loss" to any one "trailer" is the least of the following amounts minus any applicable deductible:

Rating Basis

Coverages	Actual Cash Value or	Cost of Repair (Stated Limit)	NBR Units	NBR Days	Rate Per Unit/Per Day	Minimum Premium	Premium
Comprehensive	Minus	Deductible for each "trailer"					
Specified Causes of Loss	Minus	Deductible for each "trailer"					
Collision	Minus	Deductible for each "trailer"					

Class Code: 9990

This endorsement provides only those coverages where a charge is shown in the premium column of the above SCHEDULE.

A. COVERAGE

1. We will pay all sums you legally must pay as damages because of "loss" to a "trailer" you do not own while in your possession under a written "trailer" or equipment interchange agreement in which you assume liability for "loss" to the "trailer" while in your possession:

a. Comprehensive Coverage.

From any cause except:

- (1) The "trailer's" collision with another object; or
- (2) The "trailer's" overturn.

b. Specified Causes of Loss Coverage.

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the "trailer."

c. Collision Coverage.

Caused by:

- (1) The "trailer's" collision with another object; or
 - (2) The "trailer's" overturn.
2. We have the right and duty to defend any "insured" against a "suit" asking for these damages. However, we have no duty to defend any "insured" against a "suit" seeking damages for any "loss" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends for a coverage when the Limit of Insurance for that coverage has been exhausted by payment of judgments or settlements.

3. COVERAGE EXTENSIONS

The following apply as Supplementary Payments. We will pay for you:

- a. All expenses we incur.
- b. The cost of bonds to release attachments, but only for bond amounts within our Limit of insurance.
- c. All reasonable expenses incurred at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- d. All costs taxed against the "insured" in any "suit" we defend.
- e. All interest on the full amount of any judgment that accrues after entry of the judgment; but our duty to pay interest ends when we have paid, offered to pay, or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

B. EXCLUSIONS

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss."

- a. Nuclear Hazard.

- (1) The explosion of any weapon employing atomic fission or fusion; or
 - (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

- b. War or Military Action.

- (1) War, including undeclared or civil war;
 - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for loss of use.

3. Other Exclusions.

We will not pay for "loss" caused by or resulting from any of the following unless caused by other "loss" that is covered by this insurance:

- a. Wear and tear, freezing, mechanical or electrical breakdown.

- b. Blowouts, punctures or other road damage to tires.

C. LIMIT OF INSURANCE AND DEDUCTIBLE

The most we will pay for "loss" to any one "trailer" is the least of the following amounts minus any applicable deductible shown in the SCHEDULE:

1. The actual cash value of the damaged or stolen property at the time of the "loss."
2. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.
3. The Limit of Insurance shown in the SCHEDULE.

D. CHANGES IN CONDITIONS

The OTHER INSURANCE Condition is amended to include the following:

Any Trailer Interchange Coverage provided by this endorsement is primary for any covered "auto."

E. ADDITIONAL DEFINITION

As used in this endorsement:

"Trailer" also includes a container which, when joined with a truck or "trailer" chassis, forms the load carrying body of that "auto."

Policy No:
Effective Date:
Expiration Date:
Sales Office:
End Serial No:

Issued By:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Wausau EXPRESSSM Auto Enhancement Endorsement

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

- I.** Employees as Insureds
- II.** Additional Insured - Lessor and Loss Payee
- III.** Supplementary Payments - Increased Limits
- IV.** Fellow Employee Coverage
- V.** Personal Property of Others
- VI.** Additional Transportation Expense and Cost to Recover Stolen Auto
- VII.** Airbag Coverage
- VIII.** Tapes, Records and Discs Coverage
- IX.** Audio, Visual and Data Electronic Equipment Coverage
- X.** Physical Damage Deductible - Single Deductible
- XI.** Physical Damage Deductible - Glass
- XII.** Physical Damage Deductible - (Radio Frequency) Vehicle Tracking System
- XIII.** Duties in Event of Accident, Claim, Suit or Loss
- XIV.** Unintentional Failure to Disclose Hazards
- XV.** Worldwide Liability Coverage - Hired and Nonowned Autos
- XVI.** Hired Auto Physical Damage
- XVII.** Auto Medical Payments Coverage Increased Limits
- XVIII.** Drive Other Car Coverage - Broadened Coverage for Designated Individuals
- XIX.** Rental Reimbursement Coverage
- XX.** Notice of Cancellation or Nonrenewal
- XXI.** Lease Payoff Coverage
- XXII.** Limited Mexico Coverage
- XXIII.** Waiver of Subrogation

I. EMPLOYEES AS INSURED

Paragraph A. 1. Who Is An Insured of SECTION II - LIABILITY COVERAGE is amended to add:

Your "employee" is an insured while using with your permission a covered "auto" you don't own, hire or borrow in your business or your personal affairs.

II. ADDITIONAL INSURED - LESSOR AND LOSS PAYEE

- A.** Any "leased auto" will be considered an "auto" you own and not an "auto" you hire or borrow. The coverages provided under this section apply to any "leased auto" until the expiration date of this policy or until the lessor or his or her agent takes possession of the "leased auto," whichever occurs first.
- B.** For any "leased auto" that is a covered "auto" under SECTION II - LIABILITY COVERAGE, the Who is an Insured provision is changed to include as an insured the lessor of the "leased auto." However, the lessor is an "insured" only for "bodily injury" or "property damage" resulting from the acts or omissions by:
 - 1.** You.
 - 2.** Any of your "employees" or agents; or
 - 3.** Any person, except the lessor operating a leased "auto" with the permission of any of the above.

C. Loss Payee Clause

1. We will pay, as interests may appear, you and the lessor of the "leased auto" for "loss" to the covered "leased auto."
2. The insurance covers the interest of the lessor of the "leased auto" unless the "loss" results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor of a "leased auto," we will obtain his or her rights against any other party.

D. Cancellation

1. We may cancel the policy as allowed by the CANCELLATION Common Policy Condition. If we cancel the policy, we will mail notice to lessors of "leased autos" which are on file with the company. Such notice will be the greater of 30 days or the same notice period we afford you.
2. If you cancel the policy, we will promptly mail a notice to lessors of "leased autos" on file with the company confirming:
 - a. That you have initiated cancellation of the policy, and
 - b. The effective date of the cancellation.
3. Cancellation ends this agreement.

E. The lessor is not liable for payment of your premiums.

F. For purposes of this endorsement, the following definitions apply:

"Leased auto" means an "auto" which you lease for a period of six months or longer for use in your business, including any "temporary substitute" of such "leased auto."

"Temporary substitute" means an "auto" that is furnished as a substitute for a covered "auto" when the covered "auto" is out of service because of its breakdown, repair, servicing, "loss" or destruction.

III. SUPPLEMENTARY PAYMENTS - INCREASED LIMITS

Subparagraph A.2.a.(2) and A.2.a.(4) of SECTION II -- LIABILITY COVERAGE are deleted and replaced by the following:

- (2) Up to \$3,000 for the cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (4) All reasonable expenses incurred by the "insured" at our request, including the actual loss of earnings up to \$500 a day because of time off from work.

IV. FELLOW EMPLOYEE COVERAGE

A. Exclusion B. 5. of SECTION II -LIABILITY COVERAGE is deleted and replaced with the following:

5. FELLOW EMPLOYEE

"Bodily injury" to any fellow "employee" of an "insured" arising out of and in the course of the fellow "employee" employment, except for any insured named in the Fellow Employee Schedule of Employees. However, no "employee" is an "insured" for "bodily injury" to a co-employee if such co-employee's exclusive remedy is provided under a workers compensation law or any similar law.

- B.** For the purpose of Fellow Employee Coverage only, paragraph B.5. of BUSINESS AUTO CONDITIONS is changed as follows:

This Fellow Employee Coverage is excess over any other collectible insurance.

V. PERSONAL PROPERTY OF OTHERS

Exclusion 6. in SECTION II - LIABILITY COVERAGE for a covered "auto" is amended to add:

The CARE, CUSTODY OR CONTROL exclusion does not apply to "property damage" or "covered pollution cost or expense" involving "personal property" of your employees or others while such property is carried by the covered "auto". The Limit of Insurance for this coverage is \$5,000 per accident. Payment under this coverage does not increase the Limit of Insurance.

For the purpose of this section of this endorsement, "personal property" is defined as any property that is not used in the individual's trade or business or held for the production or collection of income.

VI. ADDITIONAL TRANSPORTATION EXPENSE AND COST TO RECOVER STOLEN AUTO

- A.** Paragraph A.4a. of SECTION III - PHYSICAL DAMAGE COVERAGE is amended as follows: The amount we will pay is increased to \$50 per day and to a maximum limit of \$1,000.
- B.** Paragraph A.4a. of SECTION III - PHYSICAL DAMAGE COVERAGE is amended to add the following: If your business is shown in the Declarations as something other than an auto dealership, we will also pay up to \$1,000 for reasonable and necessary costs incurred by you to return a stolen covered auto from the place where it is recovered to its usual garaging location.

VII. AIRBAG COVERAGE

Exclusion B.3.a.in SECTION III - PHYSICAL DAMAGE COVERAGE is amended to add:

This exclusion does not apply to the accidental discharge of an airbag.

VIII. TAPES, RECORDS AND DISCS COVERAGE

Exclusion B.4.a. of SECTION III - PHYSICAL DAMAGE COVERAGE is deleted and replaced by the following:

- a.** Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment except when the tapes, records, discs or other similar audio, visual or data electronic devices:
- 1)** Are your property or that of a family member, and
 - 2)** Are in a covered "auto" at the time of "loss".

The most we will pay for "loss" is \$200. No Physical Damage Coverage deductible applies to this coverage.

IX. AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE

Exclusions B.4.c. and B.4.d. of SECTION III - PHYSICAL DAMAGE COVERAGE are deleted and replaced with the following:

- c.** Any electronic equipment that receives or transmits audio, visual or data signals, unless such equipment is permanently installed in the covered "auto" at the time of the "loss" or is removable from a housing that is permanently installed in the covered "auto" at the time of the "loss" and such equipment is designed to be solely operated by use of the power from the "auto's" electrical system, in or upon the covered "auto" ; or
- d.** Any accessories used with any electronic equipment excluded from coverage per subparagraph c. above.

X. PHYSICAL DAMAGE DEDUCTIBLE - SINGLE DEDUCTIBLE

Paragraph D. in SECTION III - PHYSICAL DAMAGE COVERAGE is deleted and replaced by the following:

D. DEDUCTIBLE

For each covered "auto," our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

When two or more covered "autos" sustain "loss" in the same collision, the total of all the "loss" for all the involved covered "autos" will be reduced by a single deductible, which will be the largest of all the deductibles applying to all such covered "autos."

XI. PHYSICAL DAMAGE DEDUCTIBLE - GLASS

Paragraph D. in SECTION III - PHYSICAL DAMAGE COVERAGE is amended to add:

No deductible applies to "loss" to glass if you elect to patch or repair it rather than replace it.

XII. PHYSICAL DAMAGE DEDUCTIBLE - (RADIO FREQUENCY) VEHICLE TRACKING SYSTEM

Paragraph D. in SECTION III - PHYSICAL DAMAGE COVERAGE is amended to add:

Any Comprehensive Coverage Deductible shown in the Declarations will be reduced by 50% for any "loss" caused by theft if the vehicle is equipped with a radio frequency tracking device and that device was the method of recovery of the vehicle.

XIII. DUTIES IN EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS

Subparagraphs A.2a. and A.2 b. of SECTION IV- BUSINESS AUTO CONDITIONS are changed to:

- a.** In the event of "accident", claim, "suit" or "loss", your insurance manager or any other person you designate must notify us as soon as reasonably possible of such "accident," claim, "suit" or "loss." Include:
 - (1) How, when and where the "accident" or "loss" occurred;
 - (2) The "insured's" name and address; and
 - (3) To the extent possible, the names and addresses of any injured persons and witnesses.

Knowledge of an "accident," claim, "suit" or "loss" by your agent, servant or "employee" shall not be considered knowledge by you unless you, your insurance manager or any other person you designate has received notice of the "accident," claim, "suit" or "loss" from your agent, servant, or "employee."

b. Additionally, you and any other involved "insured" must:

- (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.
- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit."
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
- (4) Authorize us to obtain medical records or other pertinent information.
- (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.

XIV. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

Paragraph B.2. in SECTION IV - BUSINESS AUTO CONDITIONS is amended to add the following:

Any unintentional failure to disclose all exposures or hazards existing as of the effective date of the Business Auto Coverage Form or at any time during the policy period will not invalidate or adversely affect the coverage for such exposure or hazard. However, you must report the undisclosed exposure or hazard to us as soon as reasonably possible after its discovery.

XV. WORLDWIDE LIABILITY COVERAGE - HIRED AND NONOWNED AUTOS

Condition B.7. in SECTION IV - BUSINESS AUTO CONDITIONS is amended to include the following:

For "accidents" resulting from the use or operation of covered "autos" you do not own, the coverage territory means all parts of the world subject to the following provisions:

- a.** If claim is made or "suit" is brought against an "insured" outside of the United States of America, its territories and possessions, Puerto Rico and Canada, we shall have the right, but not the duty to investigate, negotiate, and settle or defend such claim or "suit."

If we do not exercise that right, the "insured" shall have the duty to investigate, negotiate, and settle or defend the claim or "suit" and we will reimburse the "insured" for the expenses reasonably incurred in connection with the investigation, settlement or defense. Reimbursement will be paid in the currency of the United States of America at the rate of exchange prevailing on the date of reimbursement.

The "insured" shall provide us with such information we shall reasonably request regarding such claim or "suit" and its investigation, negotiation, and settlement or defense.

The "insured" shall not agree to any settlement of the claim or "suit" without our consent. We shall not unreasonably withhold consent.

We are not licensed to write insurance outside of the United States of America, its territories or possessions, Puerto Rico and Canada.

We will not furnish certificates of insurance or other evidence of insurance you may need for the purpose of complying with the laws of other countries relating to auto insurance.

Failure to comply with the auto insurance laws of other countries may result in fines or penalties. This insurance does not apply to such fines or penalties.

XVI. HIRED AUTO PHYSICAL DAMAGE

If no deductibles are shown in the Declarations for Physical Damage Coverage for Hired or Borrowed Autos, the following will apply:

- A.** We will pay for "loss" under Comprehensive and Collision coverages to a covered "auto" of the private passenger type hired without an operator for use in your business;
- B.**
 - 1.** The most we will pay for coverage afforded by this endorsement is the lesser of:
 - a.** The actual cost to repair or replace such covered "auto" with other property of like kind and quality, or
 - b.** The actual cash value of such covered "auto" at the time of the "loss".
 - 2.** An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss."
 - 3.** If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.
- C.** For each covered "auto," our obligation to pay for, repair, return or replace the covered "auto" will be reduced by any deductible shown in the Declarations that applies to private passenger autos that you own. If no applicable deductible is shown in the Declarations, the deductible will be \$250.

If the Declarations show other deductibles for Physical Damage Coverages for Hired or Borrowed Autos, this Section XVI of this endorsement does not apply.

XVII. AUTO MEDICAL PAYMENTS COVERAGE - INCREASED LIMITS

For any covered "loss," the Limit of Insurance for Auto Medical Payments will be double the limit shown in the Declarations if the "insured" was wearing a seat belt at the time of the "accident." This is the maximum amount we will pay for all covered medical expenses, regardless of the number of covered "autos," "insureds," premiums paid, claims made, or vehicles involved in the "accident,"

If no limit of insurance for Auto Medical Payments is shown on the Declarations, this paragraph Section XVII of this endorsement does not apply.

XVIII. DRIVE OTHER CAR COVERAGE - BROADENED COVERAGE FOR DESIGNATED INDIVIDUALS

- A.** This endorsement amends only those coverages indicated with an "X" in the Drive Other Car section of the Schedule.
- B.** SECTION II - LIABILITY COVERAGE is amended as follows:
 - 1.** Any "auto" you don't own, hire or borrow is a covered "auto" for Liability Coverage while being used by any individual named in the Drive Other Car Schedule or by his or her spouse while a resident of the same household except:
 - a.** Any "auto" owned by that individual or by any member of his or her household, or

- b.** Any "auto" used by that individual or his or her spouse while working in a business of selling, servicing, repairing or parking "autos."

Any individual named in the Schedule and his or her spouse, while a resident of the same household, are "insureds" while using any covered "auto" described in paragraph B.1. of this endorsement.

- C. Auto Medical Payments, Uninsured Motorist, and Underinsured Motorist Coverages are amended as follows:**

The following is added to Who Is An Insured:

Any individual named in the Schedule and his or her "family members" are "insured" while "occupying" or while a pedestrian when being struck by any "auto" you don't own except:

Any "auto" owned by that individual or by any "family member."

- D. SECTION III - PHYSICAL DAMAGE COVERAGE** is changed as follows:

Any private passenger type "auto" you don't own, hire or borrow is a covered "auto" while in the care, custody or control of any individual named in the Schedule or his or her spouse while a resident of the same household except:

1. Any "auto" owned by that individual or by any member of his or her household, or
2. Any "auto" used by that individual or his or her spouse while working in a business of selling, servicing, repairing or parking "autos."

- E.** For purposes of this endorsement, SECTION V - DEFINITIONS is amended to add the following:
"Family member" means a person related to the individual named in the Schedule by blood, marriage or adoption who is a resident of the individual's household, including a ward or foster child.

XIX. RENTAL REIMBURSEMENT COVERAGE

- A.** This endorsement applies only to those coverages indicated with a "Maximum Payments - Each Covered Auto" limit in the Rental Reimbursement section of the Schedule. It applies only to an "auto" you own.
- B.** We will pay for rental reimbursement expenses incurred by you for the rental of an "auto" because of a covered "loss" to an owned covered "auto." Such payment applies in addition to the otherwise applicable amount of each coverage you have on a covered "auto." No deductibles apply to this coverage.
- C.** We will pay only for those expenses incurred during the policy period beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, with the lesser of the following:
- 1.** The number of days reasonably required to repair or replace the covered "auto." If "loss" is caused by theft, this number of days is added to the number of days it takes to locate the covered "auto" and return it to you, or
 - 2.** The number of days shown in Item II of the Schedule or in the Declarations.
- D.** Our payment is limited to the lesser of the following amounts:
- 1.** Necessary and actual expenses incurred, and
 - 2.** The maximum payment started in Item II of the Schedule or in the Declarations.

- E.** This coverage does not apply while there are spare or reserve "autos" available to you for your operations.
- F.** If a covered "loss" results from the total theft of a covered "auto" of the private passenger type, we will pay under this coverage only that amount of your rental reimbursement expenses which is not already provided for under paragraph 4 Coverage Extension of Section III - Physical Damage Coverage of the Business Auto Coverage Form or Section VI of this endorsement.

XX. NOTICE OF CANCELLATION OR NONRENEWAL

A. Paragraph A. 2 of the COMMON POLICY CONDITIONS is changed to:

- 2.** We may cancel or non-renew this policy, by mailing written notice of cancellation or non-renewal to the Named Insured, and to any name(s) and address(es) shown in the Cancellation and Non-renewal Schedule:
 - a.** for reasons of non-payment, the greater of:
 - (1) 10 days, or
 - (2) the number of days specified in any other Cancellation Condition attached to this policy; or
 - b.** for reasons other than non-payment, the greater of:
 - (1) 60 days,
 - (2) the number of days shown in the Cancellation and Non-renewal Schedule, or
 - (3) the number of days specified in any other Cancellation Condition attached to this policy,prior to the effective date of the cancellation or non-renewal.

B. All other terms of Paragraph A, of the COMMON POLICY CONDITIONS, and any amendments thereto, remain in full force and effect.

XXI. LEASE PAYOFF COVERAGE

A. The following is added to Limit of Insurance of SECTION III - PHYSICAL DAMAGE COVERAGE:

In the event of a "total loss" to a covered "auto" of the "private passenger type" that is a "long-term leased auto," we will also pay the difference between the actual cash value of the "auto" at the time of "loss" and the "outstanding balance" of the lease, up to a maximum difference of \$1,500 for each "long-term leased auto."

B. For the purposes of this endorsement, the following definitions are added to SECTION V - DEFINITIONS:

"Outstanding balance" means the amount you owe on the lease at the time of "total loss" less any:

- 1.** Overdue lease payments, and penalties, interest or charges resulting from overdue payments;
- 2.** Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the lease;
- 3.** Lease termination fees;
- 4.** Security deposits not refunded by a lessor;
- 5.** Carryover balance from previous lease;

6. Additional mileage charges or excess wear and tear charges; and
7. License fees or any taxes.

"Long-term leased auto" means an "auto" leased to you under a leasing agreement for a period of not less than six months.

"Private Passenger type" means a private passenger, station wagon or sports utility type auto, but does not include an auto of the pickup or van type.

"Total loss" means a "loss" where the estimated cost of repairs plus the salvage value of the "auto" exceeds its actual cash value or the unrecovered theft of the "auto."

C. For the purpose of this endorsement, the following conditions apply:

1. This coverage shall apply only to the original lease written on any covered "autos."
2. This coverage shall apply only to "long-term leased autos" which are not subject to any other lease payoff coverage on this policy or any other policy issued by us.

XXII. LIMITED MEXICO COVERAGE

WARNING

AUTO ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO ONLY - **NOT** THE LAWS OF THE UNITED STATES OF AMERICA. THE REPUBLIC OF MEXICO CONSIDERS ANY AUTO ACCIDENT A **CRIMINAL OFFENSE** AS WELL AS A CIVIL MATTER.

IN SOME CASES THE COVERAGE PROVIDED UNDER **THIS ENDORSEMENT MAY NOT BE RECOGNIZED BY THE MEXICAN AUTHORITIES** AND WE MAY NOT BE ALLOWED TO IMPLEMENT THIS COVERAGE AT ALL IN MEXICO. YOU SHOULD CONSIDER PURCHASING AUTO COVERAGE FROM A LICENSED MEXICAN INSURANCE COMPANY BEFORE DRIVING INTO MEXICO.

THIS ENDORSEMENT DOES NOT APPLY TO ACCIDENTS OR LOSSES WHICH OCCUR OUTSIDE OF 25 MILES FROM THE BOUNDARY OF THE UNITED STATES OF AMERICA.

A. Coverage

1. Paragraph **B. 7** of **SECTION IV. BUSINESS AUTO CONDITIONS** is amended by the addition of the following:

The coverage territory is extended to include Mexico but only if all of the following criteria are met:

- a. The "accidents" or "loss" occurs within 25 miles of the United States border; and
 - b. While on a trip into Mexico for 10 days or less; and
 - c. The covered "auto" is a private passenger or station wagon type or an "auto" of the pickup or van type.
2. For coverage provided by this Section of the endorsement, Paragraph B.5. Other Insurance in **SECTION IV B-BUSINESS AUTO CONDITIONS** is replaced by the following:

The insurance provided by this endorsement will be excess over any other collectible insurance.

B. Physical Damage Coverage is amended by the addition of the following:

If a "loss" to a covered "auto" occurs in Mexico, we will pay for such "loss" in the United States. If the covered "auto" must be repaired in Mexico in order to be driven, we will not pay more than the actual cash value , of such "loss" at the nearest United States point where the repairs can be made.

C. Additional Exclusions

The following additional exclusions are added:

This insurance does not apply:

1. If the covered "auto" is not principally garaged and principally used in the United States.
2. To any "insured" who is not a resident of the United States.

XXIII - WAIVER OF SUBROGATION

Paragraph A.5. in SECTION IV BUSINESS AUTO CONDITIONS does not apply to any person or organization where the Named Insured has agreed, by written contract executed prior to the date of accident, to waive rights of recovery against such person or organization.

Schedule

Premium
Liability
Physical Damage

Total Premium

IV. Fellow Employee

Schedule of Employees:

XVIII. Drive Other Car

Name of Individual	LIAB	MP	UM	UIM	COMP	COLL
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XIX. Rental Reimbursement

Coverage	Any One Day	Limit	
		Max. Payment Each Covered Auto No. of Days	Any One Period
Comprehensive			
Collision			

XX. Notice of Cancellation or Nonrenewal

Name and Address	Number of Days
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Policy No:
Effective Date:
Expiration Date:
Sales Office:
End Serial No:

Issued By:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Federal Employees Using Autos In Government Business

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM

The following are not "insureds" under **SECTION II – LIABILITY COVERAGE**:

- A.** The United States of America or any of its agencies.
- B.** Any U.S. Government employee, including any insured, for "bodily injury" or "property damage" resulting from the operation of an "auto", if:
 - 1.** The "bodily injury" or "property damage" results while the employee is acting as an employee; and
 - 2.** The Federal Tort Claims Act requires the U.S. Attorney General to defend the employee in any civil action or proceeding that may be brought for the "bodily injury" or "property damage".

Policy No:
Effective Date:
Expiration Date:
Sales Office:
End Serial No:

Issued By:

<i>SERFF Tracking Number:</i>	<i>WAUS-125482075</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Employers Insurance Company of Wausau, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AUF-CW-003-08</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0001 Business Auto</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Amdmt of Co Forms due to ISO 2006 Multistate chg rev./AUF-CW-003-08</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: WAUS-125482075 State: Arkansas
First Filing Company: Employers Insurance Company of Wausau, ... State Tracking Number: EFT \$50
Company Tracking Number: AUF-CW-003-08
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: Commercial Automobile
Project Name/Number: Amdmt of Co Forms due to ISO 2006 Multistate chg rev./AUF-CW-003-08

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	02/25/2008

Comments:

Attachments:

CW Trans Doc.pdf
CW Form Filing Schedule.pdf

		Review Status:	
Satisfied -Name:	cov ltr, inventory	Approved	02/25/2008

Comments:

Attachments:

CW cov ltr.pdf
CW Inventory.pdf

Property & Casualty Transmittal Document


1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
Wausau Insurance Companies	111

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Employers Insurance Company of Wausau	WI	21458	39-0264050	
Wausau Underwriters Insurance Company	WI	26042	39-1341459	
Wausau Business Insurance Company	WI	26069	36-3522250	

5. Company Tracking Number	AUF-CW-003-08
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jill Schroeder PO BOX 8017 WAUSAU WI 54402-8017	State Filings Analyst	877-792-8728 Ext 8922	715-842-6828	jill.schroeder@ausau.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Jill Schroeder		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	20.0 Commercial Automobile
10. Sub-Type of Insurance (Sub-TOI)	20.0001 Business Automobile
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Amdmt of Co Forms due to ISO 2006 Multistate chg rev.
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 03/01/2008 Renewal: 03/01/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	

19. Status of filing in domicile☐ Not Filed ☒ Pending ☐ Authorized ☐ Disapproved**Property & Casualty Transmittal Document—****20. This filing transmittal is part of Company Tracking #**

AUF-CW-003-08

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

PROJECT # AUF-CW-003-08

EMPLOYERS INSURANCE COMPANY OF WAUSAU -11121458

WAUSAU UNDERWRITERS INSURANCE COMPANY – 11126042

WAUSAU BUSINESS INSURANCE COMPANY – 11126069

COMMERCIAL AUTOMOBILE

AMENDMENT OF COMPANY ENDORSEMENTS

REQUESTED EFFECTIVE DATE: March 1, 2008

The captioned companies submit this filing for new, revised, and discontinued company endorsements. These forms were revised in conjunction with the ISO 2006 Multistate Change revision CA-2005-OFR01.

Forms may include XXXX designation to indicate where the system will insert fill-ins. Other forms that are not programmed will have only a blank space for fill-ins.

All applicable ISO state amendatory endorsements apply.

See applicable endorsements and inventory.

Pricing remains unchanged.

Please approve / acknowledge this filing.

Jill Schroeder

State Filings Analyst

1-877-792-8728, Ext. 8922

Fax: 1-715-842-6828

Jill.schroeder@wausau.com

22. Filing Fees (Filer must provide check # and fee amount if applicable)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:**Amount:**

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

Effective March 1, 2007

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		AUF-CW-003-08		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	BUSINESS AUTO DECLARATIONS	CA DS 03 03 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	GARAGE DECLARATIONS	CA DS 09 03 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	WAUSAU EXPRESS GARAGE ENHANCEMENT ENDORSEMENT	WA2533 03-08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	OUR RIGHT TO RECOVER- WAIVER ENDORSEMENT	WA8405 03-08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	TRAILER INTERCHANGE COVERAGE ENDORSEMENT	WA8427 03-08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	WAUSAU EXPRESS AUTO ENHANCEMENT ENDORSEMENT	WA8510 03-08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	WA8515 03-08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



Member of Liberty Mutual Group

PROJECT # AUF-CW-003-08
EMPLOYERS INSURANCE COMPANY OF WAUSAU -11121458
WAUSAU UNDERWRITERS INSURANCE COMPANY – 11126042
WAUSAU BUSINESS INSURANCE COMPANY – 11126069

COMMERCIAL AUTOMOBILE

AMENDMENT OF COMPANY ENDORSEMENTS

REQUESTED EFFECTIVE DATE: March 1, 2008

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See applicable endorsements and inventory.

Pricing remains unchanged.

Please approve / acknowledge this filing.

Jill Schroeder
State Filings Analyst
1-877-792-8728, Ext. 8922
Fax: 1-715-842-6828
Jill.schroeder@wausau.com

**Commercial Auto Inventory
March 1, 2008**

New Form # & Edition Date	Revised/ Discontinued Form # & Edition Date	Title/Purpose/Pricing	Optional or Mandatory Restricts or Broadens Coverage Premium Charge – Yes or No		
CA DS 03 03 08	CA DS 03 09 06	Business Auto Declarations Revised to incorporate changes included in ISO filing	M	B	Y
CA DS 09 03 08	CA DS 09 09 06	Garage Declarations Revised to incorporate changes included in ISO filing	M	B	Y
	CA DS 07 03 05 Discontinued	Garage Coverage Form – Auto Dealers’ Supplementary Schedule Information included in the Garage Declarations			
	CA DS 08 10 01 Discontinued	Auto Non-Dealers Supplementary Schedule Non-Dealers no longer part of Garage Program			
	WA2001 05-01 Discontinued	Additional Insured – Lessor Endorsement Replaced by ISO Endorsement CA 20 01 03 06			
	WA2524 10-03 Discontinued	Silica Exclusion Replaced by ISO CA 25 39 03 06			
WA2533 03-08	WA2533 01-05	Wausau EXPRESS Garage Enhancement Endorsement Revised to incorporate changes included in ISO filing	O	B	Y
WA8405 03-08	WA8405 05-01	Our Right to Recover – Waiver Endorsement - Deleted definitions of Employee and Leased Worker as they are now incorporated in the Coverage Form			
WA8427 03-08	WA8427 05-01	Trailer Interchange Coverage Endorsement	O	B	Y
WA8510 03-08	WA8510 01-05	Wausau EXPRESS Auto Enhancement Endorsement – Revised to incorporate changes included in ISO filing.	O	B	Y
WA8515 03-08	New	Federal Employees Using Autos in Government Business This new endorsement will be used to exclude US Government and Federal employees from insured status when the Federal Tort Claims Act requires the US Attorney General defend the federal employee in any civil action or proceeding for bodily injury or property damage.	O	R	N
	WA9947 05-01 Discontinued	Employee as Lessor Endorsement Replaced by ISO Endorsement CA 99 47 07 97			